

March 15, 2010

Dear Representatives:

I strongly support the passage of House Bill 4528- Job Applicant Credit Privacy

My wife and I are currently unemployed due to a company closure. We both had professional careers and have been seeking work but unfortunately we are being denied employment because of our current negative credit report history due to lack of income from job loss. It is difficult to get off unemployment benefits when we are being discriminated by potential employers who run credit checks prior to hiring you and base their decision not to hire you because of your credit report. I think this is an intrusion of privacy and discriminating. I understand a criminal back ground check but not a credit check for the basis of employment.

Prior to our job loss we had a triple A++ 720 credit score rating. We are middle class people who had professional stable jobs. Even the measly local retail cashier jobs require credit checks prior to hiring. These unfair practices need to stop. Things happen in peoples lives that are uncontrollable such as; loss of job, a death, illness, car accident, divorce, etc. This doesn't constitute a person work ethic or a person's ability to be financially responsible. This can happen to you or anyone.

I urge you to support the passage of House Bill 4528 that prohibits these unfair practices by employers.

People want to get off the unemployment system. In order to do this people need to have jobs in order to fulfill there financial obligations. My job loss has caused my credit to deteriorate due to the loss of income.

Thank you,

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